

Serial No. 10/699,552

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**OCT 24 2005**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Orcutt

Docket No.: WELL0036

Serial No. : 10/699,552

Art Unit: 3621

5 Filed: October 30, 2003

Examiner: Elisca, Pierre E.

Title: Express Check Conversion

October 24, 2005

10 Commissioner for Patents

Mail Stop Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

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**RESPONSE**

Sir:

20 This is a Response to the Advisory Action, dated 5 October 2005, for the above-identified patent application. Amendment to the Claims is attached hereto. The Commissioner is hereby authorized to charge any additional fees due or credit any overpayment to Deposit Account No. 07-1445.